

<i>SERFF Tracking Number:</i>	<i>UTAC-125936913</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41070</i>
<i>Company Tracking Number:</i>	<i>AIMS GA2 EGP BR 1208</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC Flex Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Great American Life Insurance Company

Product Name: LTC Flex Brochure	SERFF Tr Num: UTAC-125936913	State: ArkansasLH
TOI: LTC06 Long Term Care - Other	SERFF Status: Closed	State Tr Num: 41070
Sub-TOI: LTC06.000 Long Term Care - Other	Co Tr Num: AIMS GA2 EGP BR 1208	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Marie Bennett
	Author: Melissa MacLaurin	Disposition Date: 12/10/2008
	Date Submitted: 12/09/2008	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/10/2008	
State Status Changed: 12/10/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
RE: GREAT AMERICAN® LIFE INSURANCE COMPANY	
NAIC# 63312, FEIN# 13-1935920	

INVITATION TO INQUIRE

NEW FORM NUMBER DESCRIPTION

AIMS GA2 EGP BR 1208	Long Term Care Brochure
----------------------	-------------------------

<i>SERFF Tracking Number:</i>	<i>UTAC-125936913</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41070</i>
<i>Company Tracking Number:</i>	<i>AIMS GA2 EGP BR 1208</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC Flex Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		

**TO BE USED WITH APPROVED FORMS**

**4LTCIP0001-AR Long Term Care Policy**

**-Approved for use on 2/14/2006**

Dear Sir or Madam,

Enclosed for your review and approval are the above referenced individual long-term care insurance advertisements. These forms are new and do not replace any forms previously approved by your department.

Please be advised that the referenced advertisements will be used to market policy form 4LTCIP0001-AR, which was approved for use on 2/14/06.

If you should have any questions regarding this submission, please feel free to call me toll-free at 1-800-880-2745, extension 4794 or fax me at (512) 451-0357. My email address is [mmaclaurin@gafri.com](mailto:mmaclaurin@gafri.com).

Thank you in advance for your consideration.

Sincerely,

Melissa MacLaurin  
Compliance Analyst

## **Company and Contact**

### **Filing Contact Information**

Melissa MacLaurin, Compliance Analyst      [mmaclaurin@gafri.com](mailto:mmaclaurin@gafri.com)

SERFF Tracking Number:	UTAC-125936913	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	41070
Company Tracking Number:	AIMS GA2 EGP BR 1208		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC Flex Brochure		
Project Name/Number:	/		

11200 Lakeline Blvd Ste 100 (512) 807-4794 [Phone]  
Austin, TX 78717

**Filing Company Information**

Great American Life Insurance Company	CoCode: 63312	State of Domicile: Ohio
11200 Lakeline Blvd., Suite 100	Group Code: 84	Company Type: Insurance Company
P.O. Box 559002		
Austin, TX 78755-9002	Group Name:	State ID Number:
(800) 880-8824 ext. [Phone]	FEIN Number: 13-1935920	
	-----	

SERFF Tracking Number: UTAC-125936913 State: Arkansas  
Filing Company: Great American Life Insurance Company State Tracking Number: 41070  
Company Tracking Number: AIMS GA2 EGP BR 1208  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: LTC Flex Brochure  
Project Name/Number: /

## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Great American Life Insurance Company	\$25.00	12/09/2008	24410189

SERFF Tracking Number:	UTAC-125936913	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	41070
Company Tracking Number:	AIMS GA2 EGP BR 1208		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC Flex Brochure		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/10/2008	12/10/2008

<i>SERFF Tracking Number:</i>	<i>UTAC-125936913</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41070</i>
<i>Company Tracking Number:</i>	<i>AIMS GA2 EGP BR 1208</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC Flex Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Disposition**

Disposition Date: 12/10/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UTAC-125936913 State: Arkansas  
Filing Company: Great American Life Insurance Company State Tracking Number: 41070  
Company Tracking Number: AIMS GA2 EGP BR 1208  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: LTC Flex Brochure  
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Form	Long Term Care Brochure		Yes

SERFF Tracking Number:	UTAC-125936913	State:	Arkansas
Filing Company:	Great American Life Insurance Company	State Tracking Number:	41070
Company Tracking Number:	AIMS GA2 EGP BR 1208		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	LTC Flex Brochure		
Project Name/Number:	/		

## Form Schedule

**Lead Form Number:** AIMS GA2 EGP BR 1208

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AIMS GA2 EGP BR 1208	Advertising	Long Term Care Brochure	Initial			AIMS GA2 EGP BR 1208 - EGP Brochure.pdf





# ENHANCE Your Benefit Package

**LTC** *Benefits For Employer Groups*  
SM



As an employer, you know the importance of providing your employees with a solid benefit package. In today's competitive marketplace, employers are faced with the challenge of offering quality benefit programs for employees while, at the same time, holding the line on costs.

With Great American Life Insurance Company's® LTCi Benefits for Employer Groups, you can meet these goals and provide a benefit that will help recruit and retain talented employees and maintain a high level of productivity. LTC Benefits for Employer Groups helps you meet your objectives by giving you the flexibility to provide long term care insurance to your employees through an employer pay program or voluntary program. The choice is yours.

# The Basics

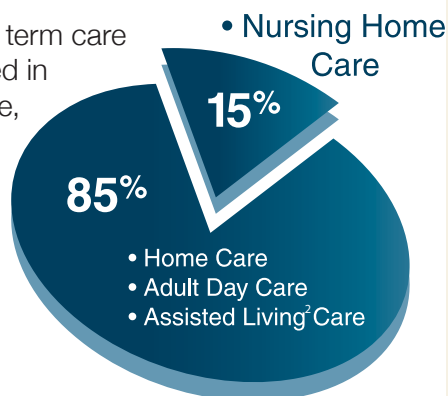
## LONG TERM CARE

Long term care is the type of care provided for those who have an illness, disability, or cognitive impairment and need assistance with daily living activities. The risk of needing long term care services is greater than many people realize. Research indicates that one in two Americans will need these services at some time in their life.<sup>1</sup>



## Where Are Long Term Care Services Provided?

The majority of long term care services are provided in the individual's home, an adult day care center, or an assisted living<sup>2</sup> facility.<sup>1</sup>



**“If you’re not insured, the sudden need for expensive, ongoing care can drain your wealth. Long term care insurance is perhaps the single most important estate protection for middle-aged and older Americans.”<sup>3</sup>**

## Financial Impact

Long term care services are very expensive, often costing thousands of dollars a month. And because the care may be needed for several years or longer, the expenses may present a significant threat to your lifetime savings, financial independence, and retirement security.

- Nursing home care, for example, costs an average of \$212 per day for a private room (or over \$75,000 annually);<sup>4</sup> a visit by a home health aide averages \$20 per hour.<sup>5</sup>
- The cost of assisted living<sup>2</sup> facilities averages \$3,031 a month or \$36,372 a year.<sup>4</sup>



<sup>1</sup> Phyllis Shelton, *Long-Term Care, Your Financial Planning Guide*, LTCi Publishing, 2007. <sup>2</sup> In Indiana, Alternate Care. <sup>3</sup> “Long Term Care Insurance Offers Safeguards in Financial Crisis,” Denise Gott, PR Newswire, October 13, 2008. <sup>4</sup> MetLife Mature Market Institute Survey of Nursing Home & Assisted Living Costs, October, 2008. <sup>5</sup> MetLife Mature Market Institute Survey of Adult Day Services & Home Care Costs, September, 2008.



# The Concern For Employees



## As A Caregiver

A significant portion of those in the workforce are also providing elder care to family members. A recent study indicates that 36% of workers reported that they are currently providing care to an older loved one.<sup>1</sup>

The responsibilities of caregiving leave less time that can be spent with family and friends. Many caregivers have to give up vacations and hobbies, along with other social activities. The physical and emotional demands of being a caregiver often have a lasting effect on the caregiver's health. Studies consistently show that caregivers report higher levels of depressive symptoms and mental health problems.<sup>2</sup>

## Not Just A Seniors Issue

Often people will see long term care insurance as something for the elderly, but the truth is that 40% of those who are receiving LTC are below the age of 65.<sup>1</sup> Automobile accidents, strokes, heart problems, and cancer are just a few of life's unexpected circumstances that generate this need.

## Financial Concern

Younger employees have other financial concerns such as children's education, home ownership, and planning for their retirement. An unexpected long term care expense could present serious financial challenges and interrupt these plans.

**Each day 6,000 Americans turn 65 and eldercare is quickly replacing childcare as the biggest dependent care need.<sup>3</sup>**



<sup>1</sup> National Alliance for Caregiving and Center for Productive Aging, Towson University, February, 2008. <sup>2</sup> Family Caregiver Alliance Fact Sheet: Caregiver Health, November, 2008. <sup>3</sup> "Working Mother Magazine," September 25, 2007.

# Effects on Worker Productivity

## Impact on Employee Performance

Employee caregivers are challenged to balance their responsibilities between work and caring for a family member. Often employee caregivers are unable to adequately perform their job duties, including travel, new assignments, overtime, and additional training because of their caregiving role.

A national study illustrates the impact on employee performance when faced with a caregiving situation.



**The total estimated cost to employers for all full-time, employed caregivers is \$33.6 billion<sup>1</sup>**



Worker productivity is affected not just for the caregiver, but for other employees as well. Co-workers have to assume additional responsibilities with increased workloads to compensate for the caregiver's absence. This situation affects overall productivity and morale. Often valuable time and resources have to be spent hiring and training new employees. The cost for employers quickly adds up.

### Workplace Accommodations

Caregivers who routinely take time during their workday to make arrangements for care or to check on their loved one **81%**

Those who report the need to take days off due to caregiving duties **70%**

Those who arrive at work late or leave early **64%**

Those who use time at work to discuss care issues with co-workers **41%**

0 20 40 60 80 100

<sup>1</sup> National Alliance For Caregiving, July, 2006. <sup>2</sup> National Alliance for Caregiving and Center for Productive Aging, Towson University, February, 2008.

# The Solution : LTCi

The dollar value of productivity lost to caregiving needs is clearly a problem. Businesses are confronted with the need to conserve resources and cut costs while, at the same time, responding to employees growing needs.

Long term care insurance can relieve an employee of significant financial and personal responsibilities when an insured family member requires long term care services. This allows the employee to continue his/her job duties, improving productivity, and cutting costs to the employer.

Great American Life developed the LTC Benefits for Employer Groups so you can provide your employees with long term care insurance.

## Consider The Advantages TO YOU

- By adding value to your benefit package, this program can increase employee loyalty and assist in recruiting and retaining talented employees.
- Because family members are eligible, this program can assist the employee in maintaining his/her job performance during a time when the employee is involved with the long term care needs of an insured family member.
- Helps cut costs by improving your workforce productivity.

## TO YOUR EMPLOYEES

- Helps protect their assets from the costs of long term care, both during their working years and during their retirement.
- Helps them preserve their financial independence and avoid relying on family or friends for support.
- Helps relieve them of significant financial and personal responsibilities when an insured family member requires long term care services.
- By paying for services in a variety of settings, including care at home, the policies will help maintain your employees' freedom of choice in determining how and where they receive care.



**Working age family caregivers double their chances of remaining in the workforce if the disabled elder they are caring for has private long term care insurance. These caregivers also experience significantly fewer work disruptions and social stresses<sup>1</sup>**

<sup>1</sup> Healthy Outlook, November, 2007.



## Program Features

- **Premium Discounts** are provided for employees and family members.
- **Simplified Application and Underwriting Process** is available for employees and family members.
- **Electronic Application (eAPP)**
- **Telephonic Signature** if spouse (ages 18-64) is not present.
- **Individual Selection of Benefits** allows each applicant to select the benefits that meet his/her needs and budget.
- **Portability** allows your employees to continue coverage when they retire with no necessary conversion.

## Virtual Marketing Program

- **Email Blast** to employees with response live-lead-generator.
- **Customized** to employer web page.



## Additional Features

- **Simple Administration**  
Great American provides all materials and handles all service work for insureds.
- **Simple Enrollment Process**  
This program is introduced to employees by group meetings, payroll inserts, emails, and other means approved by the employer.
- **Executive Carve-Out and Employer Pay-All Programs Available**  
As the employer, you can opt to pay for a plan for all employees or just a select group of employees. The choice is yours.
- **Tax Advantages**  
Premiums paid by an employer for an employee, employee's spouse, or dependents are generally excluded from employment taxes and are generally deductible by the employer.\*

## Great American Life Insurance Company

Great American Life, a subsidiary of Great American Financial Resources, Inc., was established in the 1950's and has a strong growth history. GAFRI companies serve the needs of clients in all fifty states and the District of Columbia.

\*Tax qualified plans only; C-Corporations only; please consult your tax advisor on how your business can treat long term care insurance.

Policy Form:  
4LTCIP0001 and 4LTCIP0002  
(may vary by state)

Exclusions and limitations apply.  
Contact your Licensed Insurance Agent or the  
company for complete details. This program  
utilizes individual policies, not group certificates.



<i>SERFF Tracking Number:</i>	<i>UTAC-125936913</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Great American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41070</i>
<i>Company Tracking Number:</i>	<i>AIMS GA2 EGP BR 1208</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>LTC Flex Brochure</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Rate Information**

Rate data does NOT apply to filing.